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*Katrina A. Lyon* Date: 12/17/2004  
Katrina A. Lyon

MS No. 150732.1  
Attorney Docket No. MCS-119-99

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of	:	Group Art Unit: 3625
Greden et al.	:	
Entitled: A SYSTEM AND METHOD	:	Examiner: Rhode, R.
FOR MANAGING AND	:	
CONTROLLING ACCOUNTS WITH	:	
PROFILE INFORMATION	:	
Serial No.: 09/584,232	:	
Filing Date: May 31, 2000	:	

RESPONSE UNDER 37 CFR 1.111

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Office Action dated September 9, 2004, the applicants respond as follows.